CHAPTER – V

EMPOWERMENT THROUGH CAPACITY BUILDING AND 
CAPACITY BUILDING THROUGH EMPOWERMENT

The dictionary meaning of the word empower is “to give somebody the power or authority to do something or to give somebody more control over their life or the situation they are in.” Power is a key term in word empowerment. Rowlands suggested four forms of power i.e. power within, power to, power with, and power over. Whereas power within refers to self esteem and awareness, power to refers to capacity building, power with refers to collective consciousness, and power over refers to conflict between powerful and powerless.1

Another point of view expresses empowerment as an ability to make choices i.e. choices about marriage, number of children, mobility, job, entertainment and improvement in quality of life. In this regard, Kabeer more precisely defined empowerment as expansion in people’s ability to make strategic life choice in the context where this ability was previously denied. She suggested three interrelated dimensions to attain these choices. These dimensions were resources, agency, and achievement: whereas, resources refer to the condition under which choices are made. There are two types of resources first, material resources such as land and property etc. second; nonmaterial resources such as relationship, network, rules, norms and practices. Second dimension of empowerment is agency that refers to process. It is the skill to set goals, motivation and efforts. Combination of resource and agency makes choices achievable. Third dimension is achievement which refers

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to the potential created by previous dimensions. Failure to realize the potential leads to incompetence and disempowerment.²

Women’s empowerment involves welfare, access to resources, awareness-rising and control. Here welfare deals with the material benefit without active participation of women, access to resources deals with easy availability of resources, awareness refers to consciousness rising for the acquisition of gender equality, and control refers to the ultimate level of gender equality and women’s empowerment.³ Bennett introduced term ‘social inclusion’ along with empowerment. Bennett defined empowerment as “enrichment of assets and capabilities,” and social inclusion as “removal of institutional barriers and enhancement of incentives for access to assets and development opportunity.”⁴

Dyson and Moor defined women empowerment as “the capacity to obtain information and make decision about one’s private concern and those of one’s intimates.”⁵ On the other hand Dixon-Mueller viewed empowerment as “degree of access to and control over material and social resources within

Furthermore, Batliwala and Malhotra et al. considered empowerment as a process of gaining and controlling of material and intellectual resources which will support them to develop their self sufficiency and enable them to achieve their independent rights and thereby challenging the ideology of patriarchy and speaking for the gender-based discrimination.

These capabilities facilitate them to organize, in order to acquire authority to make decisions and choices, and eventually eliminating their own subordination in all fields of life. The World Bank also defines empowerment as “the process of increasing capacity of individual or groups to make choices and to transform these choices into desired actions and outcomes” (WHO, 2006).

All the frameworks of women empowerment adopt almost same route to conceptualize women’s empowerment. However, study of these frameworks provides a guideline for proper understanding of the philosophical concept of women’s empowerment.

Combination of above mentioned framework leads to the conclusion that empowerment is basically a development of confidence within individual or group to originate competency, strength and collectivity to control their environment.

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Women, as an independent target group, account for 495.74 million and represent 48.3 per cent of country’s total population, as per the 2001 Census. Empowering women as a process demands a life-cycle approach. Therefore, every stage of their life counts as a priority in the planning process. Depending upon the developmental needs at every stage, female population has been categorized into 5 distinct sub-groups. They include:

- Girl children in the age-group 0-14 years who account for 171.50 million (34.6 per cent), deserve special attention because of the gender bias and discrimination they suffer from at such a tender age;

- Adolescent girls in the age-group 15-19 years who account for 52.14 million (10.5 per cent) are very sensitive from the viewpoint of planning because of the preparatory stage for their future productive and reproductive roles in the society and family, respectively;

- Women in the reproductive age-group 15-44 years numbering 233.72 million (47.1 per cent) need special care and attention because of their reproductive needs;

- Women in the economically active age group 15-59 years, who account for 289.40 million (58.4 per cent), have different demands like those of education/training, employment, income generation and participation in the developmental process, decision making etc.; and

- The elderly women in the age-group 60+ years numbering 34.87 million (7.0 per cent), have limited needs mainly relating to health, financial and emotional support.

Of the 1.3 billion people who live in absolute poverty around the globe, 70 percent are women. For these women, poverty doesn’t just
mean scarcity and want. It means rights denied, opportunities curtailed and voices silenced. Consider the following:

- **Women work two-thirds of the world’s working hours**, according to the United Nations Millennium Campaign to halve world poverty by the year 2015. The overwhelming majority of the labor that sustains life – growing food, cooking, raising children, caring for the elderly, maintaining a house, hauling water – is done by women, and universally this work is accorded low status and no pay. The ceaseless cycle of labor rarely shows up in economic analyses of a society’s production and value.

- **Women earn only 10 percent of the world’s income.** Where women work for money, they may be limited to a set of jobs deemed suitable for women – invariably low-pay, low-status positions.

- **Women own less than 1 percent of the world’s property.** Where laws or customs prevent women from owning land or other productive assets, from getting loans or credit, or from having the right to inheritance or to own their home, they have no assets to leverage for economic stability and cannot invest in their own or their children’s futures.

- **Women make up two-thirds of the estimated 876 million adults worldwide who cannot read or write;** and girls make up 60 percent of the 77 million children not attending primary school. Education is among the most important drivers of human development: women who are educated have fewer children than those who are denied schooling (some studies correlate each additional year of education with a 10 percent drop in fertility). They delay their first pregnancies, have healthier children (each additional year of schooling a woman has is associated with a 5 to 10 percent decline in child deaths, according to the United Nations Population Fund) and are far more likely to send their own children to
school. Yet where women do not have the discretionary income to invest in their own or their children’s education, where girls’ education is considered frivolous, and where girls are relied on to contribute labor to the household, they miss this unparalleled opportunity to develop their minds and spirits.

Women’s empowerment in India is heavily dependent on many different variables that include geographical location (urban/rural), educational status, social status (caste and class), and age. Policies on women’s empowerment exist at the national, state, and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are significant gaps between policy advancements and actual practice at the community level.

One key factor for the gap in implementation of laws and policies to address discrimination, economic disadvantages, and violence against women at the community level is the largely patriarchal structure that governs the community and households in much of India. As such, women and girls have restricted mobility, access to education, access to health facilities, and lower decision-making power, and experience higher rates of violence. Political participation is also hindered at the Panchayat (local governing bodies) level and at the state and national levels, despite existing reservations for women.

Empowerment is envisaged as an aid to reduce gender gap considerably. Empowerment would enable women to perform social roles which they cannot perform without it. In the Indian situation, this would mean helping women to enjoy their constitutional and legal right to equality in real life. Moreover, the term empowerment of women is
gaining popularity and wide usage more often than terms like women's welfare, upliftment, development or awareness raising. Though in the context of women development the word "empowerment" is frequently used, neither the term nor its dimensions had been understood properly.

Till recently, development was taken to mean economic development. But now, the economic aspect, though important and relevant, is not over emphasized for it is correctly perceived that development is a multi-dimensional process which involves not just an acceleration of economic growth to reduce inequality and eradicate poverty and progression of a traditional society towards modernization but also a march towards ideals of democracy, namely liberalism, egalitarianism and justice - social and distributive. Besides, development today is human development, which undoubtedly covers all people. According to M. S. Gore, "Development is social + economic + political + . . ." So development is incomplete without developing the human resources of a given community. If human resource development is to gain a momentum then the woman should be made the focus of developmental activities, was the opinion of the scholars who were concerned with the development of women, as women constitute half the population in the world.

Today, it is impossible to propose a development strategy, which is not participatory because the development paradigm puts the focus on development of people and their participation. The Third

World sees people as the greatest asset and believes that true development must centre on people and it is also realized that people cannot be developed from outside and they have to develop themselves by participating in activities that affect their lives. Participatory development simply means, "putting people first," giving meaning to their own actions and enabling them to take development initiatives. Participation is an end in itself whose purpose is to develop and strengthen the capabilities of people to spearhead development themselves. It means, people must involve themselves in decision-making, implementation and evaluation of projects, which they have shaped and given to themselves. Moreover, the participation of women is integral to the development process and the term "integration of women in development" is "untenable" because women are very much at the centre of development. This has been promoted by basic needs-strategies and on one hand, the satisfaction by fulfillment of these needs implies equal access by male or female population to food and nutrition, primary health care and primary education, and on the other it implies that women have the capacity to contribute to the achievement of basic needs. As a result, participation of women in the process of decision-making and implementation becomes indispensable for the basic-needs-programme - especially at the level of rural community.13

In addition, experience has shown that developmental projects,14 which were designed without the involvement of the intended beneficiaries, had failed. As a result, aid agencies within and outside India realized the need to incorporate participatory principles into their projects. Participation was offered with adequate importance, but in policy making

and planning committees it was offered only with little real influence. Therefore, something more than participation was required for which the term “empowerment” was coined which is frequently stimulated through participatory exercises of the people. Thus, implicit in participation is empowerment or transfer of power to the people. As a result, there was a paradigm shift, as the development strategy of women has been shifted to empowerment of women and “giving them a voice” in the decisions that so directly affect their lives. Empowerment means development of skills and abilities in people to enable them to manage better, and have the say in or negotiate with the existing development delivery systems. Some see it as more fundamental and essentially concerned with enabling people to decide upon and undertake actions, which they believe is essential to their development.15

The term empowerment of women which has gained currency during the years 1976-1996 emanated from the Third World feminists, including Indian ones and has come to be associated with women's struggle for social justice and equality. It is surprising to note that the concept of the "empowerment of women" emanated from the Third World feminists and not from the Western feminist body politic, as it should have, after the radical feminist forerunner, Kate Millet's "Sexual Politics,"16 wherein she attempted to demonstrate and proclaim that there exists between the two genders an unceasing power struggle within the family in which women come out as the losers. The radical feminists of the West, instead of logically choosing after Kate Millet's revelations, to work for greater power to women that is, empowerment, opted instead to step out of the struggle. They felt that to cut themselves

15 Ibid.
off from men altogether, was the only way women could come into their own and be liberated from the politics of gender. They aspired to develop a separate alternate women culture. To create spaces for women where the suddenly discovered exceptional qualities such as nurturing, caring, sharing, inter-dependence, intuitiveness, wildness, joyfulness, emotionality, perceived by the radical feminists as dues would be practiced, promoted and preserved. They felt that men were only needed for reproduction and Shulamith Firestone in her "The Dialectics of Sex' offered the way out - "test-tube babies."17

Another brand of feminists in the West labeled "liberal feminists" who, as opposed to the cessationism of the radical feminists, adopted a more conciliatory, integrationist approach and demanded equal rights with men in all spheres, in a man's world. They too did not think in terms of empowering women though, perhaps, their demand for equal opportunities and equity contained an implicit empowerment. The liberal feminists did not think in terms of transforming-the-established patriarchal order. The Black feminists and the Third World feminists, however, considered all Western feminists....bourgeois middle class, White and even imperialist - and found themselves out of tune with the latter's total anti-male thinking and, attitudes. In the struggle against racism, colonialism, neo-colonialism and class domination, the Black feminists and the Third World feminists felt a unity with, their male counterparts and did not quite see men as confirmed necrophiliacs, nothing-lovers, murder-mongers and a warping and destructive lot. They agreed with the Western feminists that, at one level, there did existed a gender struggle, gender power play and gender politics to the detriment of women but they felt that the solution lay in the, "empowerment of

women" in all spheres.\textsuperscript{18}

In spite of the fact that the term has gained popularity and wide usage, it has neither been given any definite and authoritative definition nor had the dimensions of it been understood properly. Since women are considered the most oppressed sections of society, the term "women's empowerment" has come to be associated with women's struggle for, social justice and equality. The Government of India, with the explicit - objective or empowering women has launched several programmes and several older programmes have adopted this goal in recent years. But it has been found that in many cases, the word empowerment has simply been substituted by "integrated rural development", "women development," "community or women participation," or "conscientization." But is empowerment merely a synonym for these things? Or is it different? If it is, what is this difference and what changes does it demand in strategy?

The term empowerment is often used to describe a process whereby the powerless or disempowered gain a greater share of control of resources and decision making. This is because the most outstanding feature of the term empowerment is that it contains within it the word power. Therefore, empowerment naturally is about power and about changing the balance of power. In every society there are powerful and powerless groups. Power is exercised in social, economic and political relations between individuals and groups. Power itself can be simply defined\textsuperscript{19} as control over resources and control of ideology and it is exercised through series of orders or decision-making capacity.

\textsuperscript{18} Saraswati Haider, “Empowerment of Women: Towards a Discussion”, \textit{Mainstream}, August 1995, pp. 103-106

The resources over which control can be exercised falls into five broad categories such as: physical resources (land, water, forests); human resources (people, their bodies, their labour and skills); intellectual resources (knowledge, information, ideas); financial resources (money, access to money); and self (that unique combination of intelligence, creativity, self-esteem and confidence). Similarly, control of ideology means the ability, to determine beliefs values, attitudes and virtually control over ways of thinking and perceiving situations. Those who have power are those who control material, knowledge, resources and the ideology, which govern both public and private life, and thus are in a position to make decisions which benefit themselves. The extent of power of an individual or group is in turn correlated to how many different kinds of resources they can access and control. This control confers decision-making power, which is used to increase access to and control over resources.

If the above definition is accepted, then it is clear that women, in general and poor women in particular, are relatively powerless because they do not have control over resources, and hence little or no decision-making power. Yet the decisions made by others affect their lives every day. Often even the limited resources at their disposal such as little land, a nearby forest, their own bodies, labour and skill are not always within their control.

This does not mean that women are always totally powerless. For centuries, they have tried to exercise some control over their own and the lives of their families by using the resources whenever they could. They have always attempted from their gendered position as mothers, wives and workers, to not only influence their immediate environment, but also expand their space. But the prevailing patriarchal ideology,
which promotes the values of submission, sacrifice, obedience and silent suffering, often subverts even these attempts to assert them or demand some share of resources.

Thus the process of control over the self, over ideology and the resources which determine power may be termed as empowerment. The term empowerment is rooted in the theories of Paulo Freire who put forward the notion of "conscientization" as a process by which the poor could challenge the structures of power and take control of their lives. Freire's analysis, however, totally ignores gender as a determinant of power. Thus by expanding Freiran analysis and giving gender an integral place, feminists put forward the concept of women's empowerment.

The notion soon spread throughout the world and was defined by feminist scholars and activists in their own regional contexts. The concept of empowerment is often loosely used to mean a variety of different things, from individual self-realization and self-assertion for participation or involvement in projects in a functional sense, to the control over decisions regarding all aspects of one's life and livelihood. The term empowerment is also used more in the sense, of attempting to change the social and economic institutions that embody the basic and unequal power structures in society, whether between individual men and women or groups of people. For, individuals and groups where class, caste, ethnicity and gender determine their access to resources and power, their empowerment begins when they not only recognize the systemic forces that oppress them, but act to change existing power relationships.

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Empowerment is also visualized as an enabling process. Banerjee argues that empowerment implies fundamental redistribution of power within and between families/societies. It is an externally induced process/mechanism of change towards women's equality and development. It is a process of equity enhancement and can be achieved only through disempowering some structures, systems and institutions. The process is often selective and uneven. The process is never linear and includes resistance, conflict and accommodation. Here power is used not as a mode of domination but as strength, ability to influence social and political processes, the right to choose and the ability to influence the direction of social change). The outcome of empowerment would then be redistribution of power, whether between nations, classes, castes, races, ethnic groups or genders. This belies the fond hope of many people that women's empowerment should not disempower men. There can be no denying the fact that if the women of any class, caste or region are to gain greater control over resources and hence decision-making power, then those who traditionally enjoyed such power will have to give up at least some of it. Thus the goal of empowerment is to: challenge subordination and subjugation; and transform the structures, systems and institutions

In addition the concept of empowerment of women is indicative of a shift in perspective emphasis from welfare-development to one of development of authoritative decision-making skills. It has been a basic aim of feminism and can be viewed as a carrying forward of developmental paradigms. And, women's empowerment is a process of

social transformation where women gain control of decision-making over issues, which affect their lives to have access to and control over resources and benefits, and through empowerment, women become an important constituent of the society.23

The process of empowerment begins in the mind, from woman's consciousness, from her very beliefs about herself and her rights, capabilities and potential, from her self-image and awareness of how gender as well as other socio-economic and political forces are acting on her; from breaking free of the sense of inferiority which has been imprinted since earliest childhood, from recognizing her strengths, above all, from believing in her innate right to dignity and justice and realizing that it is, she along with her sisters who must assert that right for no one who holds power will give it away willingly.24 Through the process of empowerment, women find a "time and space" of their own, and begin to re-examine their lives critically and collectively. They enable women to look at old problems in new ways, analyze their environment and situation, recognize their strengths, alter their self-image, access new kinds of information and knowledge, acquire new skills, and initiate action aimed at gaining greater control over resources of various kinds.25

Empowerment is thus not merely a change of mind-set, but a visible demonstration of that change which the world around is forced to acknowledge, respond to, and accommodate as best it may. Armed with their growing collective strength, women begin to assert their right to control resources (including their own bodies) and participate equally in

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25 Ibid.
decision-making within the family, community and village. As a result, women's empowerment will lead to a world where women and men ensure that resources are utilized not just equitably, but sanely and safely.

The process of empowerment\footnote{Ibid., pp. 13-14.} therefore is all embracing, because it must address all structures of power. This brings into question theories, which locate any one system or structure as the basis of all power. For instance the claim that economic structures are the basis of powerlessness and inequality. This would seem to imply that in a situation where women are as economically strong, or stronger than men, they would have equal status.

**Modalities/Parameters of Empowerment**

Women become empowered through collective reflection and decision-making because collective action on specific issues can itself contribute to a sharpening of consciousness as the process of organizing itself involves shared goals and a search for an alternative perspective and strategies. Therefore, the parameters\footnote{“The State and the Women’s Movement in India: A Report”, Indian Association of Women’s Studies, New Delhi, December 1995, p. 21.} for women empowerment are:

- Building a positive self-image and self-confidence;
- Developing ability to think critically;
- Building up group cohesion and fostering decision-making and action;
- Ensuring equal participation in the process of bringing about social change;
• Encouraging group action in order to bring about change in the society; and
• Providing the wherewithal for economic independence.

Levels of Empowerment

The levels of women empowerment according to Longwe could be classified into five namely, welfare, access, awareness or conscientization, participation or performance and control and the 'need to move from the level, of welfare to control, is a useful one. "Welfare" is nothing but to improve the living conditions of women. "Access" is the possibility to obtain services, products or commodities, and it is one of the indicators of progress in the process of women's development. "Awareness" or "Conscientization" stands for the process of exposing people to the problems, which affect men and women because of discrimination and other societal problems. In women's development conscientization involves the process by which women analyze and understand the prevalence of gender discrimination. It is a crucial step towards enabling environment. "Participation" or "Performance" involves ensuring equitable participation of women in the socio-political and economic processes and structures. In other words, it ensures equal participation of women in development planning, development processes and development programmes. "Control" means the ability to direct, or to influence events, recognizes women's right to control her destiny, have an equal share in the resources and benefits and expanding the role of women as decision makers in public and private domains, so that they are better able to control their lives. The absence of above, would more

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clearly address the underlying causes of women's powerlessness and the discrimination they experience in their daily lives.

**Indicators For Women's Empowerment**

Bernard stated some clearest indicators of women’s empowerment. They increase in women’s capacities, willingness to support other women and to work towards strengthening women in the efforts to survive or to gain equality are the clearest indicators of women empowerment. According to Hemalatha and “The Draft Country paper-India for the 4th World Conference on Beijing, 1995” there are some of the indicators of women empowerment. They are categorized into two types. They are qualitative and quantitative indicators.

**Qualitative Indicators**

Following are given the indicators for women's empowerment as envisaged by Parvin Razia:

- Women become vocal, articulate and fearlessly self-expressive through their assembly in small groups and start making discussions about the self, within the family and in the group where she belongs.

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• Women's knowledge and awareness of their situation, and access to, new kinds of information, knowledge, attitudes and skills.

• Women's ability to speak out and act on oppressive practices and violence against women within the family and outside it, for asserting their views and rightful share.

• Women gain significant confidence because of their role as decision makers, accounts keepers, technically skilled agricultural workers and village engineers, planners of action programmes, trainers, etc.

• Women's physical mobility increases due to their attendance in meetings, trainings, cultural programmes, study tours, conferences and field action programmes.

• Women often along with their men begin to collectively address the forms of exploitation such as right to minimum wages, right to ownership of land and other family assets in their own names. Thereby women's economic status improves, leading to higher say and status in family matters.

• Women develop capacities and skills to understand and perceive situations, reflect upon it, critically analyze the situation further and explore possible solutions for the problems posed before them.

• Women put together courage to do the chores taken care of and performed by men so far and learn relevant scientific and mathematical skills (like constructing bunds, handling technical instruments, calculating one's wages, etc.)

• Women's formation, of formal or informal groups, for unitedly engage in struggles and action on common concerns and issues.

• Women's group collectively access resources/schemes/services to meet their needs such as health, nutrition and child care and
set up and manage their own services if necessary, e.g., creches and non-formal schools for children, credit and saving schemes.

- Levels of violence, atrocities and oppressive social customs begin to decrease due to her social and economic empowerment.
- Altogether the image of women as a respectable source of strength improves significantly within and outside the family because of the change in women's self-image from one of subordination and subjugation to one of self-esteem, confidence and equality.

**Aspects of Women Empowerment**

Women's issues could be broadly classified into five, all of them relating to the status of women, namely political recognition, access to education, access to employment, legal recognition and cultural recognition. Women need to be empowered in almost all of them: otherwise they will not get their rightful share of the productive resources or participate in the decisions that affect their lives. Besides, as the term "empowerment" is very broad, women's empowerment could be broadly classified into five different aspects such as, political, social, economic, legal and cultural.

The most important aspect of women's empowerment is their active participation in the political process of the country. Gender equality - political and social - is enshrined in the Fundamental Rights of the Constitution together with equality of opportunity to employment and appointment to office. Political equality includes not only the equal right to franchise but also the more important right to gain access to the formal institutionalized centres of power. Therefore, political empowerment of women is nothing but giving women the capacity to
influence the decision-making process by integrating them into the political system.

Coming to the social aspect of empowerment of women, nobody could deny the role of education, as it is a powerful instrument since it enables women to gain more knowledge about the outside world, skills, self-image and self-confidence. Education is a major force in redefining women's role and status and it is an important aspect for increasing and bettering the chances of women employability and empowering women to think for themselves, become confident and also develop the capability of recognizing more accurately the area of exploitation. Greater exposure of women to education results in an increased sharing of responsibility within the family, more continuous employment in jobs, lower fertility patterns, and greater participation in social and political activities. Moreover, it opens up an arena in which women can compete with men and prove their identity.

Employment, the base for economic empowerment of women not only provides economic independence but also enables women to move out of their homes, express their ideas, exchange views on their problems and evaluate their position vis-a-vis men in many areas of social life. Economic independence or access to an inherited or self-generated income is considered to be the major means of empowerment of women, as economic independence is the worst form of dependence. However, economic independence may not fully give women the necessary decision-making power and may not even make access to forums of decision-making easy or smooth for them. Even so, the aspect of economic empowerment cannot be minimized.
Laws also empower women because the legal rights of women are of very high order and in certain respects more effective than any other aspect. Laws provide women legal redressal in cases where conciliation fails. The principle of gender equality was accepted in principle by the Constitution. And, it also empowered the State to adopt measures of positive discrimination in favour of women for neutralizing the cumulative socio-economic, educational and political disadvantages faced by women as a result of centuries of discrimination and exploitation.

It is not enough if women empower themselves through decision-making, education and employment. There should be social recognition for which there is a need for the aspect of cultural empowerment of women, which is considered to be the basic factor for the overall empowerment of women. Cultural empowerment of women is nothing but men should acknowledge the need for women development and women should dispel their wrong self-perception that they are inferior and should play second fiddle to men.

From the aspects of empowerment, it is understood that empowerment of women is a much wider task to achieve. Therefore, there is a need for the development of all the aspects in a balanced way, otherwise the prospect of empowerment of women will remain a mere illusion rather than to become a tangible reality. In addition, state patronage and legitimacy were needed to achieve it speedily.

The Constitution of India made a deliberate radical departure from the inherited social system, by granting to women equal social and political status. Constitutional equal status meant that every adult female, whatever her social position, or accomplishments had the opportunity to function as a citizen and individual partner in the task of
nation building. With the exception of cultural empowerment of women, the following aspects of women empowerment are given importance such as, full participation of women in democracy (political empowerment); the education of girls (social empowerment); the eradication of gender barriers in employment (economic empowerment); and land rights and legal machinery (legal empowerment). Let us now analyze each aspect of empowerment of women in detail.

Political Empowerment of Women

The political empowerment of women is one of the most important aspects in the overall empowerment of women for it gives women the capacity to influence the decision-making process and is very necessary in a democratic polity that claims economic, social and political equality of all its citizens – men and women.

Women’s equal participation in the political life of the country plays a pivotal role in the general process of their advancement. Their equal participation in the political arena is a necessary condition for increasing the ability of women to effectively voice their views in the corridors of political decision-making. Without political space, gender discrimination and other allied practices derogatory to women’s dignity cannot be recast.

The political empowerment of women in India has made considerable strides with only 4.4 percent women being represented in the first Parliament of 1952-57 to 7.4 percent in the election of 1996. Women's representation in the Rajya Sabha has however, shown greater improvement, having increased from 7.7 percent in 1952 to 15.5 percent
in 1991. During 1996 elections women participation was 3.1 per cent of the total contestants and did not occupy more than 6-10 per cent of the total seats in the state legislative assemblies and Parliament.

Besides the 33 percent reservation of seats for women in the Panchayati Raj institutions is certainly a revolutionary step towards empowerment of rural women. The Seventy-third and Seventy-fourth Constitutional Amendments paved the way for the emergence of about one million women as leaders and decision-makers in the rural and urban elected bodies. Of these, 75000 will be Chairpersons in rural areas. This will really empower women politically at the grass-roots level in a revolutionary fashion and it will enable them to take interest at the local level to energize and improve the situation of women in areas like health, education and employment, which is essential to their basic existence. This will also 'rain them for further political assertions in the form of Members of State Legislatures and Parliament. As a result of the system of periodical elections, women even in remote rural areas of the country are now familiar with the elections though not with their mystique.

Despite their vast numerical strength, women occupy a marginalized position in society because of several socio-economic constraints. This has inhibited effective participation of women in political processes and the institutional structure of democracy. Even after five decades of the grant of political equality, statistics have over the years revealed that while there is an acceptable visible manifestation of gender equality at the voter level, gender visibility within the power structures show cause for women concern. According to the Document on Women's Development

women's role in political structure had virtually remained unchanged, despite the rapid growth of informal political activity by them.

In general, the women candidates have to cross three hurdles before they could aspire to enter the formal political structures—(a) they should be willing to stand for elections, (b) they should be judged suitable by the party electorate which is the "gate-keeper" of power and (c) they have to be voter friendly. Besides, broad-based political participation of women has been severely limited due to the nexus of traditional factors such as considerations of caste, religion and feudal and family status. Further, the political parties do not favour the nomination of women candidates, as they are not sure of their success. Although the political parties do have a Women's Wing, few women have access to the inner ring of the party, which is the core of the power structure. Moreover, lumpenization and musclepower keep the women away. This is true of the Indian political system as well. Majority of the women; are illiterate, not politically conscious due to the lack of information and political awareness and they make their choice on the basis of suggestions from male members of the family. As a result, women were left on the periphery of political process.

However, with the Panchayati Raj institutions getting Constitutional status by way of the Seventy-third Amendment Act, it is hoped that the women will have greater participation in the political process and decision-making capacity as the Act made such a role mandatory and universal in the whole of India. But, it must be remembered that a change cannot be brought about overnight. Women have been subjected to exploitation for ages and thus cannot break free of all the shackles of illiteracy, poverty and tradition at one stroke. Even today, most of the
women are uneducated, have little or no property and live in a tradition-bound society. In such a case, the politically powerful can make them contest elections for their own political gains. Another problem is that women, especially in rural areas, would not come forward to fight the elections. In case, they do come forward, it would be along the patriarchal whip, under the command and guidance of the males, as proxies and signing or stamping on the dotted lines. But it is a fact that a breakthrough has been made.

Gender as a political ideology view women as basically different from men - psychologically, physiologically and often intellectually. Women's perception of life is a web. Man's is that of a ladder. Women stress attachment, affiliation, empathy and interdependence. Men emphasize competition, independence, separation and formal rights. Combined with the first-past the winning post-theory, an inherent weakness of the democratic electoral process, the visibility issue gets further compounded.\(^{35}\)

Gender empowerment strategies under these circumstances require structural systemic change and basic attitudinal and value change. The real empowerment of women requires a thorough going renewal of the political process on a democratic basis. Unless women are equipped with the necessary skill in political decision-making, their increased representation in the local bodies may not alter the existing set up. It is, therefore necessary to sensitize the women in the women's perspective, not in the narrow feminist sense, but in the sense of honourable co-existence with men for this will enable women to exercise their "will" and advance towards their complete emancipation. This, of course, requires sensitizing men as well, as they are currently the

holders of power. Besides, the success of the Panchayati Raj institutions largely depends on the collective participation. They are at a take-off point, where the basic indicators are positive and the women who will be elected in the election have a challenging and an onerous task ahead. And, thus there is a need to extend greater affirmative action from the Panchayat level, to the state and national level and political conscious raising and supportive action by women's organizations at the voter level to enhance self-potency and political efficacy. If these measures are followed, political participation of women will open up new vistas of development, which will automatically result in the real political empowerment of women in the society.

Social Empowerment of Women

The discourse on micro credit assumes however, that micro credit alone will automatically address the entire problem. Policies and programmes tend to falsely divide social and economic empowerment. Even when the term economic empowerment is used it often reduced to a narrow notion of financial access to resources. It is becoming increasingly clear that SHGs can contribute to the process addressing gender and socioeconomic inequities but cannot be a substitute for holistic empowerment strategies that enable collective reflection and action to challenge gender subordination. Micro credit therefore is one of the critical inputs required to remove women’s subordination and poverty alleviation. Investment of adequate resources in capacity building and an enabling policy and institutional mechanism that will ensure that poor women’s interests are at the centre of SHG interventions are required.

Create an enabling environment through adopting various affirmative developmental policies and programmes for development of women, besides providing them easy and equal access to all the basic
minimum services so as to enable them to realize their full potentials through -

- Providing easy and equal access to ensure basic minimum services of primary health care and family welfare with a special focus on the under-served and under-privileged segments of population through universalizing Reproductive and Child Health (RCH) services

- Achieving the goals set by the National Population Policy (2000) with regard to reducing Infant Mortality Rate (IMR) to 30 per thousand and Maternal Mortality Rate (MMR) to 100 per lakh live births by 2010

- Supplementing health care and nutrition services through the Pradhan Mantri Gramodaya Yojana (PMGY) to fill the critical gaps in the existing primary health care infrastructure and nutrition services

- Tackling both macro and micro-nutrient deficiencies through nutrition supplementary feeding programmes with necessary support services like health check-ups, immunization, health and nutrition education and nutrition awareness etc.

- Consolidating the progress made under female education and carrying it forward for achieving the set goal of ‘Education for Women’s Equality’ as advocated by the National Policy on Education, 1986 (revised in 1992)

- Providing easy and equal access to and free education for women and girls at all levels and in the field of technical and vocational education and training in up-coming and job-oriented trades

- Increasing enrolment/retention rates and reducing drop-out rates by expanding the support services through mid-day meals, hostels and incentives like free supply of uniforms, textbooks, transport charges etc.
• Extending the existing network of regional vocational training centres to all the states and Women’s Industrial Training Institutes and Women’s Wings with General Industrial Training Institutes with residential facilities in all districts and sub-districts and provision of training in marketable trades

• Encouraging the media to project positive images of women and the Girl Child; change the mind-set of the people and thus promote the balanced portrayals of women and men

• Gender sensitizing both the administrative and enforcement machinery and ensuring that the rights and interests of women are taken care of, besides involving them in planning, implementation and monitoring of processes.

It is often argued that education is a powerful tool in the emancipation and empowerment of women. Indeed, the different organs of the United Nations (e.g., UNICEF) and experts on women's liberation argue for women's education as the basic step in women's equality. It has been reported as a crucial factor for development of women as it not only helps women to gain knowledge but also provides the necessary courage and inner strength to face the challenges of life. It will also enable them to procure a job and supplement the income of the family and achieve social status. Education, especially of woman, has a major impact on health and nutrition, and is the key of developing a sustainable strategy for population control. Moreover, educated women could play an equally important role as men in nation building. Thus there is no denying the fact that education empowers women.
Economic Empowerment of Women

Economic independence or access to an inherited or self-generated income is considered to be the major means of empowerment of women to seek justice and equality, for, without economic strength; women cannot be made able to exercise their guaranteed rights. It is, therefore, necessary to ensure the participation of women as equal partners with men in all fields of work. And, the contribution of employment to the improvement of women's position is largely contributed by the modern sector and they enable women to move out of their homes to an extended plane, express their ideas, exchange their problems and evaluate their position vis-a-vis men in many areas of social life. This would result in an awareness of their position in society and an urge to do something about it. Full employment of a woman assures her a better, more enriching and rewarding life and human relationship.

Economic empowerment of women, including the reduction of female poverty, requires programmes that focus on identifying, developing and promoting alternative approaches to increase women’s access to and control over the means of making a satisfactory living on a sustainable and long-term basis. Economic empowerment necessitates supporting their existing livelihoods, widening their choices and building their capacity to take advantage of the new economic opportunities now available to women.

The government has taken certain positive steps in full employment of women and payment of equal remuneration to them. The Equal Remuneration Act, 1976 (India) was a major step towards protective legislation and establishing the principles of equality, as it provides for equal remuneration to men and women workers and prevention of discrimination against women in the matter of
employment. In addition, to enabling women to stand on their own legs, the Government of India and the Indian States have introduced a number of women-oriented income generation programmes. The recognition of national responsibility towards the economic empowerment of women cannot be anything but to the advantage of women.

But there seems to be a little link between the level of economic development and women's economic opportunities. There are some major factors, which hinder gainful utilization of female labour force such as, general antipathy towards women's employment, responsibilities at home, traditional forms of job discrimination, high male unemployment, women's work and earning being treated as subsidiary to that of man's absence of facilities such as cheap eating facility, childcare centres and safe transport. In India, the labour force participation of women is very low. As per 1991 Census, the percentage of women in the labour force was 22 against 52 percent for men. Though women engage in a wider variety of occupations, they are concentrated usually in the unorganized sector, at the lowest rung of the ladder. Lack of organization and unionization makes their bargaining power very weak. Moreover, the unpaid economic activities of women and their contribution through work in the domestic sectors remain unrecorded.

The plight of working women has drawn attention of many welfare institutions and women's organizations in the recent years. The Panel Document\textsuperscript{36} adopted at the Fourth World Conference on Women stated: "In order to ensure women the right to work it is especially necessary to eliminate unemployment and all forms of discrimination, enable them to have access to every profession, ensure them to general and vocational training and to eliminate illiteracy through the United Nations Report, "Beijing Declaration", 1995, pp. 5-8.\textsuperscript{36}

235
establishment of functional literacy." This statement is quite valid as we cannot view women's status in the workforce in isolation. As women's economic participation is related to a variety of variables, cultural values relating to the sexual division of labour, women's access to education and availability of jobs to women should be taken care of.

One of the major hurdles to the development of employment opportunities for women is the lack of adequate training. Women should have access to productive resources such as land, building, credit, housing and skill training. Supporting service provisions would make women more functional and productive by reducing their drudgery and provide them with more time for employment. Programmes for women, consisting of skill building and skill upgrading can be more fruitful for enhancing their economic status, and make them to have a superior bargaining power as far as employment is concerned.

Therefore, the rationale for economically empowering women is compelling for both for its own sake (intrinsic) and for other spillover benefits (instrumental). The that economic participation of women—their presence in the workforce in quantitative terms—is important not only for lowering the disproportionate levels of poverty among women, but also as an important step toward raising household income and encouraging economic development in countries as a whole. Amartya Sen makes a compelling case for the notion that societies need to see women less as passive recipients of help, and more as dynamic promoters of social transformation, a view strongly buttressed by a body of evidence suggesting that the education, employment and ownership rights of women have a powerful influence on their ability to control their environment and contribute to economic development.
However, participation alone is not enough, *quality of women’s work* is critical. A key challenge is to overcome a situation where women may gain employment with relative ease, but where their employment is either concentrated in poorly paid or unskilled job “ghettos,” characterized by the absence of upward mobility and opportunity. For example: women are most often concentrated in “feminized” professions, such as nursing and teaching, office work, care of the elderly and disabled - termed “horizontal occupational segregation” - where they tend to remain in lower job categories than men. Typically, because these functions are carried out by women, they are the lowest paid, in addition to offering limited or no opportunity for advancement.

The term “feminization of poverty” is often used to illustrate the fact that a substantial percentage of poor are women and that the gap between women and men in poverty has not lessened, but may well have widened in the past decade. There are various factors that contribute to the economic empowerment of women. These factors operate at various levels.
In the current scenario, one can identify the following characteristics of women’s work in India:

1. **Volatility of employment** -- particularly export-oriented employment. In less than one generation, there had been massive shifts of women’s labour into the paid workforce and then the subsequent ejection of older women and even younger counterparts into more fragile and insecure forms of employment. Women’s livelihoods in rural areas had been affected by the agrarian crisis in most developing countries.

2. **Changes in the nature of women’s work** -- including an increase in informal work, characterized by greater reliance on casual contracts and an increase in service work. There had been a substantial increase in self-employed low-end service work, especially in domestic and retail trade.

3. **Increase in unpaid work** -- The impact of the decline in the public provision of many basic goods and services had meant a substantial increase in unpaid work.

4. **Crisis of livelihoods in agriculture** -- The effect of trade liberalization had been accompanied by a decline in world agriculture prices. Agriculture constituted the main employer of women in the developing world and the basic source of income for most of the world’s poor.

5. **Massive increase in women’s migration for work** -- What was new historically was the fact that women were moving alone. Cross-border migration had become a huge issue.

While it had become a source of macroeconomic stability, it was also a source of exploitation. Internal migration had also increased. Migrant workers had few rights, and governments rarely thought about ensuring their protection.
Legal Empowerment of Women

Laws empower women. They provide legal redressal in cases where conciliation fails. And, it is important machinery at all levels, as it has an ability to sensitize women to fulfill their needs. The concept of gender equality was accepted in principle by the great Indian political leaders of the twentieth century. Despite the legal protection offered by Constitution and other legislations the situation of women is far from satisfactory. The existence of women is threatened by the rate of harassment and human rights abuses which they have to face. The legal and policy framework and above all the implementation procedure do not look at the real constraints and plight of this most marginalized section of the country. In this era the major challenge is to empower and make women aware of their rights which they can use to fight injustices.

With the adoption of the Constitution in India, there has been a spate of legislation to protect women and to give them an equal status. The following legislations\textsuperscript{37} have been enacted which are women-specific and women-related to protect women against social discrimination, violence and atrocities and also to prevent social evils like child marriages, dowry, rape, practice of sati, etc. They are the Hindu Marriage Act of 1955, the Special Marriage Act of 1954, the Hindu Succession Act of 1956, the Hindu Adoption and Maintenance Act of 1956, the Child Marriage Restraint (Amendment) Act of 1976, the Factories Act of 1948, the Maternity Benefits Act of 1961, the Equal Remuneration Act of 1976, the Medical Termination of Pregnancy Act of 1971, the Dowry Prohibition Act of 1961, the Immoral Traffic (Prevention) Act of 1986, the establishment of Family Courts in 1984.

and the Amendments to Criminal Law in 1983. The Indecent Representation of Women (Prohibition) Act of 1986 and the Commission of Sati (Prevention) Act of 1987 have also been passed to protect the dignity of women and prevent violence against them as well as their exploitation. The State also imposes a fundamental duty on every citizen to renounce practices derogatory to the dignity of women.

The earliest legal aid movement appears to be of the year 1851 when some enactment was introduced in France for providing legal assistance to the indigent. In 1952, the government of India also started addressing the question of legal aid for the poor in various conferences of law ministers and law commissions. In 1960, some guidelines were drawn by government for legal aid schemes. Legal rights of women in India are of very high order and in certain respects more than what is available for women in other countries. But seldom these laws are followed. Violations are the order of the day than adherence to these laws. For instance, the Immoral Traffic Prevention Act instead of protecting the women penalize her, the others serve to strengthen the state by vesting more and more power with the enforcement machinery. For many of the laws, which reinforce equality between men and women, social acceptance is yet to come. Personal Laws are the laws, which govern marriage, divorce, inheritance, succession and adoption. Personal Laws do vary based on the religion practiced. The personal laws governing Hindus has been codified and amended from time to time making it progressive and comprehensive but not the Mohammedan Law, Christian Law and Parsi Law. This has become a legal problem for women of different religions as they are put to differential treatment. As long as there are disparities in the law administered, based on religion, Article 44 of the Constitution which states that the state shall endeavour to secure the citizen a Uniform Civil Code remains a dead letter.
The law, which grants a decree for divorce must also secure for women a measure of economic independence. The cruel treatment of women in the hands of their husbands and their families is because of her total dependence on man, be it father, husband or son. If things go well then there is no problem but for those who are not so fortunate there must be a way out, other than ending life. Moreover, if dowry harassment, wife battering and child abuse took place in a non-domestic setting it would definitely give rise to legal action or complaint but when set in the domestic arena even law enforcement agencies are reluctant to interfere. Women lack the courage to start proceedings especially when they want the marriage tie to continue. Besides, "family" is the prime place where most of the crimes are committed. Family Courts do play an important role in solving family disputes but their coverage is inadequate. In spite of the fact that legal remedies are available for women, many affected women do not resort to them in view of the time, cost and social image constraints.

Another important area where law could be an important tool of safeguard against exploitation of women is the law relating to wages for workers in the informal sector. Women constitute 90 percent of the total marginal workers. Despite having ratified International Conventions as are embodied by International Labour Organization (ILO) and having laws such as the Minimum Wages Act, the Contract Labour Act, the Equal Remuneration Act, etc. poor implementation and enforcement has prevented women from benefiting from these legal safeguards. Laws to protect women against violence are proved inadequate as new forms of violence are coming to light which point out that a totally new approach is needed to deal with the situation. Therefore, there has to be a greater emphasis on creating awareness amongst the law enforcement machinery.
on issues related to human rights and social justice, which have been guaranteed by the Indian Constitution in Indian women.

It is clear from the discussion that legislation is an important instrument towards social change, but experience has shown that statutory change alone is not adequate. Moreover, legislation in itself has only a limited impact and cannot he carry out in isolation. A change in social attitude, is a must. Legal equality without social or economic equality is meaningless and women have been socially, morally, economically and physically exploited in the name of tradition, religion or by social sanctions. This should come to an end. Women have been defined by the sex and until this social attitude changes there will be no change in the status of women. Besides awareness and knowledge of women's rights to equality has to be created not only among women but also in the society at large. Moreover, women should become aware of their legal rights and demand their unbiased implementation. In addition, women must themselves be involved in a much bigger way in the judicial and the law enforcement process as judicial officers, lawyers or police. The constitutional vision of gender justice can be realized only by a set of multiple strategies, which include more affirmative action. Women's movement, therefore, could play a vital role in such a context and perhaps that could be the most effective instrument in achieving the legal empowerment of women.

The statistics reveal a grim picture. The de jure equality firmly ingrained in the law is yet to translate itself into de-facto equality. Therefore, the argument that by granting legal rights to women things will automatically change for better is essentially a flawed one. The argument conveniently ignores the fact that legal entitlements of women’s empowerment are only the mirror means to achieve the desired results.
Unless there is a spirited action on implementation front, legal reforms, the experience suggest, only camouflages the reality.

*Cultural Empowerment of Women*

A wide gamut of attitudinal and institutional changes that are gender-neutral and pro-women is required. Those who advocate this perspective argue that widely held norms, values, attitudes and beliefs regarding women are at the root of their disempowerment. The most basic factor which inhibited women from being empowered till recently was the attitude of society towards a woman's role and her place in society. These social values and attitudes get reflected in the education and socialization of girls, and in the institutional arrangements of society. Traditionally, a woman's reproductive role was considered as her primary role and her role as producer secondary, unless as in the low-income classes, economic necessity forced a woman to support the family. Coupled with this was the idealized image of the woman as the one who subordinated self to the family.

Women were socialized into accepting these role definitions, and expectations through stories from mythology, epics and folklore, which glorified women who conformed to the ideal image. Thus, women were conditioned to sacrifice their own goals and ambitions, deny themselves their legitimate space and surrender any resources, which might have contributed to their independence. They were told to always adjust, accept and accommodate. This was hardly conducive to the development of self-confidence, self-image and initiative or willingness to take risks, characteristics absolutely essential for empowerment.

These values and attitudes also meant that girls were often given less education than boys, and even when girls were educated up to school
or beyond, the aspirations of the parents and even of the girls themselves were lower both as to educational attainments and future prospects. For a young girl marriage and children were considered the only life long activity and education was imparted either to make her a better wife and mother or to secure a better husband, since husbands preferred educated wives.

These attitudes reflected too on the courses and curricula offered to women, these were not designed to equip girls with specialized training for a job or career. If employment was at all considered for a woman, it was seen merely as a temporary occupation till marriage. This conditioned not only women's own aspirations but also judgment of their capacities, choice of occupations and training. It also coloured the attitudes of all such as parents, teachers, heads of schools and training institutions, employers and policy makers.

It is clear that it is not enough if women empower themselves through education, employment and participation in decision-making. There should be cultural empowerment of women. To make this a reality, there should be social recognition, which requires attitudinal change. Freedom is necessary for women. It does not mean breaking away from home and tradition, but it means searching for one's own identity and making the people around her to accept her as a human person. Moreover, there is a necessity of "conscious raising" or "awareness creation" for the achievement of cultural empowerment of women. This can be done through powerful means of communication, mobilization and organization of both men and women by helping them to think about themselves, identify the oppressive forces working against their improvement and enjoy a feeling of "oneness" and identification with the rest of the members of their group. The mobilization process could be
successfully carried out by the non-governmental organizations working for the development of women. Thus creating awareness among women about their freedom is invaluable. In addition, unless patriarchal values die and principles of justice are enshrined in the minds of each and every individual in the society, it is impossible to reap the fruits of empowerment of women.

**Different Schemes for Economic Empowerment of Women for Capacity Building**

*Swarnjayanti Gram Swarozgar Yojana (SGSY)*

This scheme is a major ongoing programme for the self employment of rural poor with an objective to bring the assisted poor families above the Poverty Line by providing them income generating assets through a mix of bank credit and government subsidy. The programme aims at establishing a large number of micro enterprises in rural areas based on the ability of the poor and potential of each area.

The performance in reaching targets for women in SGSY is seemingly impressive. While 50% of the self help groups under SGSY to be mobilized are meant to be women SHG’s, who would then account for 40% of the total swarozgaris, the performance during 2002-03 and 2003-04 had reached 44.62% and 52.41% respectively.

A concurrent evaluation has found that women made up 63% of the swarozgaris, much higher than the targeted 40%. MORD has itself suggested that at least half the SHG’s under the program should be women’s groups and that 25% of women in a village should be covered by SHG’s. The annual incremental income ranges between Rs. 8, 800 for individuals and Rs. 34, 930 for SHG’s but has not been disaggregated by
gender. The very purpose of earmarking benefits for women is negated if data is not published on these aspects.

_Sampoorna Grameen Rozgar Yojana (SGRY)_

SGRY is a wage employment scheme, which is self-targeting, with wages paid partly in cash and partly in food grains, with minimum quantity of 5 kilograms per day. SGRY, which has earmarked 30% of employment opportunities generated by the program for women, has only been able to reach a low 12%. The evaluation results published (concurrent evaluation was done in 2003-04) do not throw much light on the type of durable community assets that have been created. It has pointed out many lacunae in its implementation like non-payment of minimum wages mandated in the programme or non-distribution of food grains in some places. Also where food grains have been distributed the extent to which food security of families has been met is not known. Concurrent evaluation of the programme needs to look into all this and should provide gender disaggregated data.

_National Food for Work Programme (NFFWP)_

This is a 100% Centrally Sponsored Scheme to provide additional resources apart from the resources available under the SGRY to 150 most backward districts of the country so that generation of supplementary wage employment and provision of food security through creation of need based economic, social and community assets in these districts is further intensified. This is a 100% Centrally Sponsored Scheme.

_Indira Awas Yojana (IAY)_

The objective is to provide financial assistance for shelter to the BPL rural households belonging to SC, ST and freed bonded labourer...
categories. The houses are allotted in the name of female member or jointly in the names of husband and wife. IAY does not provide separate earmarking of provision and physical target for women. Though the program stipulates that the dwelling units should be invariably allotted either in the name of a female belonging to the beneficiary household or in the joint names of husband and wife, Evaluation report mentions that the titles of houses still continue to be predominantly in the names of the male family members.

Swarn Jayanti Shahari Rozgar Yojana (SJSRY)

This scheme was launched with a view to provide gainful employment to the urban unemployed or under employed through encouraging the setting up of self-employment ventures or provision of wage employment. The programme is applicable to all urban towns with special emphasis on urban poor clusters. The percentage of women beneficiaries shall not be less than 30%. Women beneficiaries belonging to women headed house-holds shall be ranked higher in priority than other beneficiaries.

National Rural Employment Guarantee Act /Scheme

Under the aegis of NREG Act 2005, the Scheme was launched in February, 2006 to ensure livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every house hold whose adult member volunteers to do unskilled manual work. Unlike the other poverty alleviation programs, NREG Scheme is less than a year old and is presently confined to 150 districts where existing work opportunities for the poor are sub-optimal. It has been described as a potential tool of empowerment for rural labourers since it, being a guaranteed employment, can protect them from economic
insecurity, strengthen their bargaining power, and help them to organize and fight for their rights.

The Act states that “priority” should be given to women in the allocation of work, “in such a way that at least one-third of the beneficiaries shall be women”. Guaranteed paid employment close to home is a major step towards improving the status of women, with facilities for child care and promise of equal wages without gender discrimination, invoking the provisions of the Equal Remuneration Act. However, there have been instances where women themselves have insisted on low wages in comparison to their husbands to satisfy their ego and ensure peace at home. Such kind of social barriers can only be overcome by investing in long term processes of social reengineering and advocacy. The empowerment of women is one of the objectives specifically written into the NREG Act. Based on the experience of similar schemes, such as the Maharashtra Employment Guarantee Scheme, it is envisaged that women are likely to account for a large proportion of labourers employed under the Act, and that guaranteed employment would give them some economic independence. Women and older persons are also required to be given preference to work on sites close to their homes. If there are 5 or more children under 6 years at a particular worksite, the Act requires provisions to be made such that one of the women workers can be deputed to look after the children, who will then be entitled to receive the stipulated minimum wage.

The scheme has huge potential to reduce the massive crisis of employment in rural India and improve both access to work as well as rural infrastructure and quality of life.
The emergence and rapid multiplication of Self Help Groups (SHGs) based on micro credit is a phenomenon that is gaining increasing importance in the development scenario. Today there are seven million SHGs in the country. Nearly 90% of the groups are women only groups. (Source: NABARD website). SHGs have been viewed by the State as a strategy for both women’s empowerment as well as poverty reduction. SHGs are a conduit for routing a wide range of government sponsored development messages and schemes. NGOs have increasingly been adopting SHGs as a strategy to bring women together, at a faster pace and larger scale than the collective building processes adopted by them earlier. A number of powerful players, like MFIs, NGOs, corporations and donors, all of whom have a significant and growing interest in the SHG phenomenon, which centres on poor women have entered the arena.

Credit is a right that poor women must have access to. The experience of SHGs has shown that they have provided improved access to credit. Poor women are now perceived by the mainstream financial sector as credit worthy. Women have used savings and credit for needs such as those related to education and health, and in particular for crisis related needs. Participation in SHGs has meant opportunities related to mobility and a legitimate space in the public realm for leaders of SHGs. Notwithstanding all the positive achievements, the overall picture is uneven and raises some concerns related to gender justice and livelihoods that the 11th Five Year Plan process needs to address.

These concerns draw upon the understanding of equity and gender justice of concerned practitioners who have implemented SHG programmes as well as several research studies.
Emerging Challenges

**Limited improvement in livelihoods situation**

- Despite the increased access to credit, there continue to be several hurdles faced by women when they want to access credit from banks. These include huge amounts of paperwork and the fact that women are often pressurized by banks to recover loans made earlier to men in the village as an unwritten conditionality before loans are released to them.

- It is increasingly being reported that SHG members have limited control over financial resources that they borrow despite being the conduit for access to such credit through their groups. The burden of repayment of such loans falls almost exclusively on the women. As SHGs are almost exclusively women-only, often women become proxy to husband’s demands without the men taking up the responsibility for repayment or proper utilization of these loans.

- Many of the micro enterprise activities undertaken have tended to be unviable. Low levels of credit absorption capacity, low skill base and low asset base have been challenges to the SHG movement, which are yet to be addressed. Moreover, lack of skills, experience and technical support services to promote livelihoods and build sustainable interventions among the intermediary organizations especially NGOs etc does not enable sustainable livelihood options to be developed.

- Access to credit as the focus of the micro credit programs looses sight of the issues fundamental issues of access and control over common resources such as water forests, etc which are the mainstay of occupations of a large number of the rural poor. The fundamental livelihoods concerns related to the existing economic realities (such as those related to
agriculture or natural resources) of poor women’s lives remain largely unaddressed in the process.

**Exclusion of the poorest**

The amount and regularity of savings expected from SHGs has led to the exclusion of the poorest, including members from Dalit, tribal and Muslim communities as well as women headed households from the SHGs. The more interior and tribal villages have not benefited greatly.

**Defunct groups**

The rapid growth of SHGs combined with inadequate support being provided to them has meant that a large number of groups are defunct and exist only on paper. The pressure of targets has led to multiple claims being made on SHG members by different sponsoring agencies, thereby often exaggerating the number of women being covered by SHGs.

**Lack of support to address inequity and gender injustice**

The agenda of SHGs most often fails to include social justice and equity issues, although women may take up issues related to violence against women even in the absence of support from the sponsoring agency. With increased awareness members of SHGs are also making demands from governance institutions often without success. They continue to experience invisible barriers to entry in economic and political spheres. Many of the programmes tend to circumvent the Panchayati Raj Institutions from where the SHGs could potentially seek redressal of their grievances.
Capacity building limited in content and reach

While SHGs serve the interests of numerous institutional players there is insufficient ploughing back of any resources for the women themselves, either for crisis support or for their capacity building. Some of the emerging issues are:

- There are a large number of government sponsored SHGs that have not received any capacity building inputs.
- The capacity building inputs being provided are overwhelmingly focused on the cadre of sponsoring agencies and fail to reach SHG members.
- Inputs on social justice and equity issues either do not reach SHGs or if they do it is in a highly diluted manner. The overwhelming focus is on the functional agenda related to group formation and ensuring regular savings and repayment. Issues related to gender when included receive tokenistic attention.
- The role of literacy in strengthening transparency and autonomy of SHGs as well as its significance in determining access to leadership, credit and other capacity building opportunities has gone unrecognised thus far. The picture emerging is that there are clear linkages between adult literacy and access to leadership, credit and capacity building opportunities. The literate leaders also have greater opportunities to access credit and capacity building resources than other members. Literacy is not considered as an integral part of the SHG initiatives, but it is often undertaken in an ad hoc manner as a supplementary activity which does not receive adequate importance.
Absence of a holistic approach

The realities of women’s lives are that there is an intertwining of the economic, cultural, social and political realms. Problems and disadvantages experienced by women in different aspects of their lives collectively give rise to a situation of disempowerment. The discourse on micro credit assumes however, that micro credit alone will automatically address the entire problem. Policies and programmes tend to falsely divide social and economic empowerment. Even when the term economic empowerment is used it often reduced to a narrow notion of financial access to resources. It is becoming increasingly clear that SHGs can contribute to the process addressing gender and socioeconomic inequities but cannot be a substitute for holistic empowerment strategies that enable collective reflection and action to challenge gender subordination. Micro credit therefore is one of the critical inputs required to remove women’s subordination and poverty alleviation. Investment of adequate resources in capacity building and an enabling policy and institutional mechanism that will ensure that poor women’s interests are at the centre of SHG interventions are required.